



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** TEXAS CAPITAL BANCSHARES, INC.

**City/State** DALLAS, TX

## Bank Holding Company Information

Federal Reserve District: 11  
 Consolidated Assets (\$000): 37,726,096  
 Peer Group Number: 1 Number in Peer Group: 128  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**TEXAS CAPITAL BANCSHARES, INC.**  
 2000 MCKINNEY AVENUE, SUITE 700  
  
 DALLAS, TX 75201

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BHC Name

City/State

## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	37,503,263	30,984,347	25,189,097	22,691,069	
Net income (\$000)	66,289	322,866	300,824	197,063	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84	3.39	2.92	77			
+ Non-interest income	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6	0.24	1.35	4			
- Overhead expense	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14			
- Provision for credit losses	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16	71			
+ Securities gains (losses)	0	0.02	16	0	0.01	22	0	0	50	0	0.01	32			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42	1.47	1.43	51			
Net operating income	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40	0.87	0.89	44			
Net income	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.90	44			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81	3.98	3.80	63			
Interest expense	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69	0.53	0.60	52			
Net interest income (tax equivalent)	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68	3.45	3.19	59			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81	0.16	0.24	44			
Earnings coverage of net loan and lease losses (X)	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23	12.52	19.67	51			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43	0.89	0.98	39			
Allowance for loan and lease losses / Total loans and leases	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37	0.85	0.96	39			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.71	39	0.83	0.57	77	0.33	0.61	19	0.52	0.72	33			
30-89 days past due loans and leases / Total loans and leases	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18	0.15	0.47	11			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72	11.79	17.03	36			
Net short-term noncore funding dependence	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93	11.67	4.83	68			
Net loans and leases / Total assets	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98			
<b>Capitalization</b>															
Tier 1 leverage ratio	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55	9.15	9.53	37			
Holding company equity capital / Total assets	7.61	11.16	6	8.70	12.43	8	8.85	12.22	5	8.78	11.94	7			
Total equity capital (including minority interest) / Total assets	7.61	11.29	5	8.70	12.57	7	8.84	12.27	5	8.78	12.01	7			
Common equity tier 1 capital / Total risk-weighted assets	9.35	12.38	3	8.88	12.17	1	8.58	12.12	1	8.45	12.19	1			
Net loans and leases / Equity capital (X)	8.52	5.58	92	9.54	5.21	96	9.74	5.29	99	9.76	5.27	99			
Cash dividends / Net income	14.71	42.30	15	3.02	33.12	8	3.24	27.31	11	4.95	31.29	17			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
<b>Growth Rates</b>															
Assets	15.91	16.68	51	15.18	9.26	78	12.69	7	82	15.57	8.28	80			
Equity capital	1.38	6.99	23	13.27	10.49	75	13.51	7.89	78	9.61	10.18	65			
Net loans and leases	-9.50	9.07	3	11.02	9.10	69	13.23	7.89	80	17.50	9.38	79			
Noncore funding	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91	112.31	5.59	92			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39	4.93	12.69	43			
Equity investment in subsidiaries / Equity capital	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47	99.31	102.10	33			
Cash from ops + noncash items + op expense / Op expense + dividends	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7	54.80	148.20	10			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,004,473	1,273,920	1,114,933	838,684		-21.15	70.03
Income from lease financing receivables.....	6,889	10,208	10,099	7,737		-32.51	54.15
Fully taxable income on loans and leases.....	1,003,324	1,267,641	1,104,735	834,524		-20.85	68.56
Tax-exempt income on loans and leases.....	8,038	16,487	20,297	11,897		-51.25	
Estimated tax benefit on income on loans and leases.....	2,137	4,383	5,395	6,406		-51.25	
Income on loans and leases (tax equivalent).....	1,013,499	1,288,511	1,130,427	852,827		-21.34	70.27
Investment interest income (tax equivalent).....	19,336	10,375	3,221	959		86.37	1499.36
Interest on balances due from depository institutions.....	27,569	71,093	32,597	29,399		-61.22	338.09
Interest income on other earning assets.....	2,487	7,808	8,471	4,606		-68.15	3.71
Total interest income (tax equivalent).....	1,062,891	1,377,787	1,174,716	887,791		-22.86	75.64
Interest on time deposits of \$250K or more.....	7,009	7,310	3,505	1,777		-4.12	
Interest on time deposits < \$250K.....	31,322	48,463	19,618	1,590		-35.37	
Interest on foreign office deposits.....	0	0	0				-100.00
Interest on other deposits.....	107,786	237,745	161,775	76,519		-54.66	404.76
Interest on other borrowings and trading liabilities.....	25,205	75,311	47,671	21,321		-66.53	395.58
Interest on subordinated debt and mandatory convertible securities.....	16,764	16,764	16,764	16,764		0.00	0.00
Total interest expense.....	188,086	385,593	249,333	117,971		-51.22	305.10
Net interest income (tax equivalent).....	874,805	992,194	925,383	769,820		-11.83	56.58
Non-interest income.....	121,112	66,166	65,743	54,718		83.04	165.72
Adjusted operating income (tax equivalent).....	995,917	1,058,360	991,126	824,538		-5.90	64.81
Overhead expense.....	653,106	566,650	517,110	444,824		15.26	99.43
Provision for credit losses.....	249,769	77,794	84,637	46,351			386.89
Securities gains (losses).....	0	-331	0	0			
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	96,040	415,968	388,405	333,363		-76.91	-57.41
Applicable income taxes.....	25,657	84,295	79,964	128,645		-69.56	-67.78
Tax equivalent adjustments.....	4,094	6,255	5,923	6,407		-34.55	13106.45
Applicable income taxes (tax equivalent).....	29,751	90,550	85,887	135,052		-67.14	-62.66
Minority interest.....	0	2,552	1,694	1,248		-100.00	-100.00
Net income before discontinued operations, net of minority interest.....	66,289	322,866	300,824	197,063		-79.47	-54.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	66,289	322,866	300,824	197,063		-79.47	-54.24
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	66,289	325,418	302,518	198,311		-79.63	-54.54
Investment securities income (tax equivalent).....	19,336	10,375	3,221	959		86.37	1499.36
US Treasury and agency securities (excluding mortgage-backed securities).....	597	0	0	229			
Mortgage-backed securities.....	8,129	285	347	457		2752.28	805.23
All other securities.....	10,610	10,090	2,874	273		5.15	3311.67
Cash dividends declared.....	9,750	9,750	9,750	9,750		0.00	0.00
Common.....	0	0	0	0			
Preferred.....	9,750	9,750	9,750	9,750		0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.83	3.27	19	4.45	4	81	4.66	3.87	89	3.91	3.47	78			
Less: Interest expense .....	0.50	0.48	62	1.24	0.98	74	0.99	0.79	71	0.52	0.55	58			
Equals: Net interest income (tax equivalent) .....	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84	3.39	2.92	77			
Plus: Non-interest income .....	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6	0.24	1.35	4			
Equals: adjusted operating income (tax equivalent) .....	2.66	4.04	4	3.42	4.41	12	3.93	4.46	25	3.63	4.33	20			
Less: Overhead expense .....	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14			
Less: Provision for credit losses .....	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16	71			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	17	0	0.01	21	0	0	50	0	0.01	34			
Plus: other tax equivalent adjustments .....	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent) .....	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42	1.47	1.43	51			
Less: Applicable income taxes (tax equivalent) .....	0.08	0.23	13	0.29	0.36	32	0.34	0.33	52	0.60	0.55	53			
Less: Minority interest .....	0	0	42	0.01	0	88	0.01	0	86	0.01	0	86			
Equals: Net operating income .....	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40	0.87	0.89	44			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income .....	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.90	44			
Memo: Net income (last four quarters) .....	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40	0.87	0.91	43			
Net income—BHC and noncontrolling (minority) interest .....	0.18	0.83	10	1.05	1.20	29	1.20	1.25	39	0.87	0.91	44			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.64	92.32	97	98.37	91.05	97	98.20	91.48	96	98.40	91.61	98			
Average interest-bearing funds / Average assets .....	59.01	64.06	25	62.45	65.57	37	65.70	65.56	52	56.79	65.75	14			
Interest income (tax equivalent) / Average earning assets .....	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81	3.98	3.80	63			
Interest expense / Average earning assets .....	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69	0.53	0.60	52			
Net interest income (tax equivalent) / Average earning assets .....	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68	3.45	3.19	59			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.89	4.27	27	4.87	5.09	40	5.02	4.95	62	4.45	4.52	55			
Interest-bearing bank balances .....	0.32	0.27	70	2.02	2.04	44	1.20	1.64	17	1.16	1.05	68			
Federal funds sold and reverse repos .....	0.60	0.68	56	2.07	2.44	38	1.88	2.17	40	1.07	1.41	37			
Trading assets .....	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets .....	2.86	3.51	16	4.50	4.36	61	4.73	4.20	81	3.95	3.73	64			
Investment securities (tax equivalent) .....	2.21	2.25	44	4.99	2.76	96	4.61	2.68	97	1.88	2.47	13			
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.96	1.75	17		2.32			2.05		0.82	1.62	5			
Mortgage-backed securities .....	0.85	2.05	1	4.96	2.61	99	4.34	2.50	99	3.85	2.23	99			
All other securities .....	5.34	3.24	92	5.04	4.06	82	6.02	4.20	87	2.28	3.66	16			
Interest-bearing deposits .....	0.76	0.53	76	1.87	1.10	90	1.50	0.81	89	0.79	0.49	83			
Time deposits of \$250K or more .....	2.21	1.42	95	2.33	1.96	81	1.27	1.44	33						
Time deposits < \$250K .....	1.27	1.36	42	2.26	1.82	77	1.91	1.29	90						
Other domestic deposits .....	0.69	0.36	89	1.85	0.93	92	1.46	0.67	94						
Foreign deposits .....		0.42			1.19			0.97			0.51				
Federal funds purchased and repos .....	0.52	0.62	57	2.31	1.86	73	1.97	1.51	70	1.17	0.94	67			
Other borrowed funds and trading liabilities .....	0.69	1.50	15	2.22	2.38	40	2.04	2.28	33	1.07	1.77	11			
All interest-bearing funds .....	0.85	0.74	65	1.99	1.49	79	1.51	1.19	75	0.92	0.82	65			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	121,112	66,166	65,743	54,718	
Fiduciary activities income	2,031	2,082	1,883	2,063	
Service charges on deposit accounts - domestic	11,948	11,636	12,971	12,622	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	7,967	6,728	6,264	4,090	
Insurance activities revenue	18	24	26	58	
Venture capital revenue	0	0	0	0	
Net servicing fees	-32,492	-4,233	9,652	4,416	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	66,034	-21,687	-9,693	-4,474	
Other non-interest income	65,606	71,616	44,640	35,943	
Total overhead expenses	653,106	566,650	517,110	444,824	
Personnel expense	340,255	314,058	291,311	263,960	
Net occupancy expense	34,955	32,989	30,342	25,811	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	432	470	604	470	
Other operating expenses	277,464	219,133	194,853	154,583	
Fee income on mutual funds and annuities	0	0	0	0	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,618	1,736	1,645	1,561	
Average personnel expense per employee	210.29	180.91	177.09	169.10	
Average assets per employee	23,178.78	17,848.13	15,312.52	14,536.24	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	65.85	62.28	66	53.86	61.29	18	52.49	60.88	16	54.37	63.61	17			
<b>Percent of Average Assets</b>															
Total overhead expense	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17	1.96	2.72	14			
Personnel expense	0.91	1.30	15	1.01	1.41	15	1.16	1.44	25	1.16	1.42	26			
Net occupancy expense	0.09	0.26	3	0.11	0.28	3	0.12	0.28	5	0.11	0.29	6			
Other operating expenses	0.74	0.94	41	0.71	0.97	31	0.78	0.97	35	0.68	1	19			
Overhead less non-interest income	1.42	1.25	66	1.62	1.32	69	1.79	1.38	78	1.72	1.34	77			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	65.58	61.82	66	53.54	60.64	18	52.17	60.37	16	53.95	62.73	20			
Personnel expense	34.16	32.36	58	29.67	32.39	33	29.39	32.51	28	32.01	32.93	44			
Net occupancy expense	3.51	6.58	10	3.12	6.52	8	3.06	6.48	8	3.13	6.70	8			
Other operating expenses	27.90	22.28	80	20.75	21.20	57	19.72	20.90	47	18.80	22.41	30			
Total non-interest income	12.16	28.83	14	6.25	29.23	4	6.63	28.50	5	6.64	31.08	5			
Fiduciary activities income	0.20	2.09	29	0.20	1.97	32	0.19	2.14	32	0.25	2.38	32			
Service charges on domestic deposit accounts	1.20	3.27	16	1.10	3.88	17	1.31	4.15	19	1.53	4.28	23			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	0.80	2.46	35	0.64	3.54	30	0.63	3.42	28	0.50	3.62	22			
Insurance activities revenue	0	0.41	27	0	0.47	25	0	0.47	23	0.01	0.55	24			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-3.26	0.01	3	-0.40	0.28	6	0.97	0.65	73	0.54	0.60	60			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	6.63	3.92	75	-2.05	1.86	3	-0.98	1.61	3	-0.54	1.67	6			
Other non-interest income	6.59	9.65	37	6.77	10.04	33	4.50	9.86	15	4.36	10.77	15			
Overhead less non-interest income	53.42	31.93	89	47.29	31.06	92	45.54	31.46	89	47.31	31.19	93			
Applicable income taxes / Pretax net operating income (tax equivalent)	26.71	18.63	95	20.26	20.56	50	20.59	19.04	61	38.59	32.99	63			
Applicable income tax + TE / Pretax net operating income + TE	30.98	21.18	94	21.77	23.23	37	22.11	21.56	49	40.51	37.95	60			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	6,234,181	8,786,945	8,012,488	6,961,007		-29.05	23.05
Commercial and industrial loans	7,175,795	7,579,520	8,258,091	7,093,927		-5.33	34.63
Loans to individuals	92,658	76,998	73,144	56,239		20.34	329.03
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	4,213	5,542	4,591	0		-23.98	
Other loans and leases	11,278,540	10,845,708	8,268,105	7,642,207		3.99	75.72
Less: Unearned income	71,362	71,317	78,871	67,964		0.06	85.57
Loans and leases, net of unearned income	24,714,025	27,223,396	24,537,548	21,685,416		-9.22	47.12
Less: Allowance for loan and lease losses	254,615	195,047	191,522	184,655		30.54	80.44
Net loans and leases	24,459,410	27,028,349	24,346,026	21,500,761		-9.50	46.84
Debt securities that reprice or mature in over 1 year	3,148,802	198,206	97,566	2,655		1488.65	14051.28
Mutual funds and equity securities	33,832	25,614	17,170	12,566		32.08	366.07
Subtotal	27,642,044	27,252,169	24,460,762	21,515,982		1.43	65.66
Interest-bearing bank balances	9,032,807	4,233,766	2,816,004	2,697,581		113.35	455.40
Federal funds sold and reverse repos	0	30,000	50,190	30,000		-100.00	-100.00
Debt securities that reprice or mature within 1 year	14,336	16,051	5,480	8,290		-10.68	2874.27
Trading assets	97,046	46,719	20,364	16,084		107.72	174.97
Total earning assets	36,786,233	31,578,705	27,352,800	24,267,937		16.49	99.89
Non-interest-bearing cash and due from depository institutions	173,573	161,817	214,191	178,011		7.26	58.52
Premises, fixed assets, and leases	91,514	111,252	23,802	25,176		-17.74	288.41
Other real estate owned	0	0	79	11,742			-100.00
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406		0.00	0.00
Intangible and other assets	671,370	692,952	664,059	589,491		-3.11	82.01
Total assets	37,726,096	32,548,132	28,258,337	25,075,763		15.91	99.51
Quarterly average assets	39,463,576	34,610,316	26,261,624	25,080,825		14.02	105.02
Average loans and leases (YTD)	26,083,704	26,477,721	22,502,023	19,177,895		-1.49	72.60
<b>Memoranda</b>							
Loans held-for-sale	283,165	2,577,134	1,969,474	1,011,004		-89.01	228.97
Loans not held-for-sale	24,430,860	24,646,262	22,568,074	20,674,412		-0.87	46.19
Real estate loans secured by 1-4 family	635,711	3,034,650	2,432,762	1,383,091		-79.05	147.14
Commercial real estate loans	5,584,520	5,737,319	5,563,894	5,551,762		-2.66	16.89
Construction and land development	2,461,872	2,626,703	2,190,349	2,266,927		-6.28	23.16
Multifamily	507,246	420,839	246,492	341,683		20.53	55.47
Nonfarm nonresidential	2,615,402	2,689,777	3,127,053	2,943,152		-2.77	6.65
Real estate loans secured by farmland	13,950	14,976	15,832	26,154		-6.85	-55.81
Total investment securities	3,196,970	239,871	120,216	23,511		1232.79	10559.41
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	123,589	0	0	0			
Municipal securities	0	0	0	0			-100.00
Mortgage-backed securities	2,828,956	5,266	7,242	10,945		53621.15	12816.43
Asset-backed securities	210,593	208,991	95,804	0		0.77	
Other debt securities	0	0	0	0			
Mutual funds and equity securities	33,832	25,614	17,170	12,566		32.08	366.07
Available-for-sale securities	3,163,138	214,257	103,046	23,511		1376.33	10446.61
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	123,589	0	0	0			
Municipal securities	0	0	0	0			-100.00
Mortgage-backed securities	2,828,956	5,266	7,242	10,945		53621.15	12816.43
Asset-backed securities	210,593	208,991	95,804	0		0.77	
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	12,566			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	19,967	11,328	654	658		76.26	1705.33
Structured notes, fair value	11,417	11,964	0	0		-4.57	
Pledged securities	33,537	4,732	6,514	8,844		608.73	55.86

BHC Name

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	12,740,947	9,438,523	7,317,414	7,812,778		34.99	99.48
NOW, ATS and transaction accounts	1,049,664	729,655	559,906	508,560		43.86	225.41
Time deposits less brokered deposits) < \$250K	-1,411,208	-1,360,771	-1,746,355	-1,559,645			
MMDA and other savings accounts	14,966,459	13,439,447	10,714,843	10,272,707		11.36	90.71
Other non-interest-bearing deposits	0	0	0				
Core deposits	27,345,862	22,246,854	16,845,808	17,034,400		22.92	86.88
Time deposits of \$250K or more	375,669	340,724	266,156	291,717		10.26	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	111,751	141,766	641,174	365,040		-21.17	-21.88
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,013,413	2,401,897	3,900,000	2,818,981		25.46	100.89
Other borrowings w/remaining maturity over 1 year	0	0	0	0			
Brokered deposits < \$250K	3,275,058	3,891,079	3,494,723	1,797,181		-15.83	
Noncore funding	6,775,891	6,775,466	8,302,053	5,272,919		0.01	223.51
Trading liabilities	96,572	46,719	20,364	16,084		106.71	173.63
Subordinated notes and debentures + trust preferred securities	395,896	395,535	395,173	394,812		0.09	-0.88
Other liabilities	240,651	252,770	195,770	155,640		-4.79	96.08
Total liabilities	34,854,872	29,717,344	25,759,168	22,873,855		17.29	101.65
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	150,000	150,000	150,000	150,000		0.00	0.00
Common stock	504	503	502	496		0.20	9.80
Common surplus	991,898	978,205	967,890	961,305		1.40	38.82
Retained earnings	1,713,056	1,694,608	1,381,492	1,090,500		1.09	126.05
Accumulated other comprehensive income	15,774	8,950	518	428		76.25	2093.88
Other equity capital components	-8	-8	-8	-8			
Total holding company equity capital	2,871,224	2,832,258	2,500,394	2,202,721		1.38	76.85
Noncontrolling (minority) interest in subsidiaries	0	-1,470	-1,225	-813			-100.00
Total equity capital, including minority interest	2,871,224	2,830,788	2,499,169	2,201,908		1.43	76.80
Total liabilities and capital	37,726,096	32,548,132	28,258,337	25,075,763		15.91	99.51
<b>Memoranda</b>							
Non-interest-bearing deposits	12,740,947	9,438,523	7,317,414	7,812,778		34.99	99.48
Interest-bearing deposits	18,255,642	17,040,134	13,289,273	11,310,520		7.13	109.89
Total deposits	30,996,589	26,478,657	20,606,687	19,123,298		17.06	105.48
Long-term debt that reprices within 1 year	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,832,258	2,500,394	2,202,721	2,009,557			
Accounting restatements	-38,092	0	2	0			
Net income	66,289	322,866	300,824	197,063			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	13,695	10,316	6,591	5,838			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	9,750	9,750	9,750	9,750			
Change in other comprehensive income	6,824	8,432	6	13			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,871,224	2,832,258	2,500,394	2,202,721			

BHC Name

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	16.52	36.22	16	27	37.78	31	28.35	37.19	31	27.76	35.54	34			
Commercial and industrial loans	19.02	13.52	77	23.29	12.02	92	29.22	12.85	94	28.29	12.62	93			
Loans to individuals	0.25	3.40	18	0.24	4.20	15	0.26	4.31	16	0.22	4.47	17			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.01	0.19	34	0.02	0.24	39	0.02	0.30	40	0	0.21	13			
Other loans and leases	29.90	4.63	99	33.32	5.01	99	29.26	5	99	30.48	5.10	99			
Net loans and leases	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98			
Debt securities over 1 year	8.35	15.55	17	0.61	14.60	5	0.35	14.63	4	0.01	14.83	3			
Mutual funds and equity securities	0.09	0.05	75	0.08	0.06	69	0.06	0.06	64	0.05	0.06	55			
Subtotal	73.27	78.16	20	83.73	79.65	50	86.56	79.97	68	85.80	79.31	64			
Interest-bearing bank balances	23.94	7.51	96	13.01	3.06	96	9.97	3.04	94	10.76	3.46	89			
Federal funds sold and reverse repos	0	0.82	26	0.09	1.57	66	0.18	1.66	67	0.12	1.81	66			
Debt securities 1 year or less	0.04	1.68	4	0.05	1.91	4	0.02	1.96	5	0.03	1.86	6			
Trading assets	0.26	1.01	47	0.14	1.19	46	0.07	1.33	43	0.06	1.34	42			
Total earning assets	97.51	91.05	99	97.02	89.53	99	96.80	89.74	99	96.78	89.84	99			
Non-interest cash and due from depository institutions	0.46	1.07	9	0.50	1.14	9	0.76	1.21	19	0.71	1.22	15			
Other real estate owned	0	0.02	4	0	0.03	4	0	0.04	6	0.05	0.05	60			
All other assets	2.03	7.82	0	2.48	9.27	0	2.45	8.98	0	2.51	8.86	0			
<b>Memoranda</b>															
Short-term investments	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74	10.91	8.69	74			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0.33	0.63	52	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5			
Mortgage-backed securities	7.50	11.75	32	0.02	11.44	3	0.03	11.13	3	0.04	11.06	4			
Asset-backed securities	0.56	0.32	77	0.64	0.28	77	0.34	0.33	73	0	0.30	25			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10			
Loans held-for-sale	0.75	0.52	71	7.92	0.39	96	6.97	0.30	97	4.03	0.33	97			
Loans held for investment	64.76	61.72	51	75.72	63.50	83	79.86	63.93	93	82.45	62.63	95			
Real estate loans secured by 1-4 family	1.69	11.91	10	9.32	13.29	34	8.61	13.46	29	5.52	13.44	22			
Revolving	0.01	1.66	11	0.01	2.07	10	0.02	2.27	10	0.01	2.40	11			
Closed-end, secured by first liens	1.67	9.81	11	9.31	10.69	43	8.59	10.57	38	5.51	10.35	28			
Closed-end, secured by junior liens	0	0.22	6	0	0.28	8	0	0.31	7	0	0.34	10			
Commercial real estate loans	14.80	22.22	28	17.63	22.23	38	19.69	21.58	47	22.14	19.88	55			
Construction and land development	6.53	3.40	81	8.07	3.44	88	7.75	3.51	87	9.04	3.25	97			
Multifamily	1.34	3.12	27	1.29	3.01	33	0.87	2.72	30	1.36	2.54	41			
Nonfarm nonresidential	6.93	14.72	26	8.26	14.69	30	11.07	14.44	41	11.74	13.30	46			
Real estate loans secured by farmland	0.04	0.33	41	0.05	0.36	42	0.06	0.41	46	0.10	0.32	58			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15	32.10	54.84	15			
Real estate loans secured by 1-4 family	2.57	19.43	9	11.15	20.75	23	9.91	21.10	19	6.38	21.45	12			
Revolving	0.02	2.64	10	0.02	3.15	8	0.02	3.50	9	0.01	3.77	10			
Closed-end	2.55	16.59	9	11.13	17.39	28	9.89	17.39	21	6.37	17.41	19			
Commercial real estate loans	22.60	34.63	25	21.07	33.52	27	22.68	32.14	35	25.60	29.99	44			
Construction and land development	9.96	5.26	82	9.65	5.09	80	8.93	5.20	78	10.45	4.90	87			
1-4 family	2.43	0.93	84	2.59	0.94	84	2.77	1.02	84	3.83	0.89	96			
Other	7.53	4.19	82	7.05	4.02	78	6.15	4.05	73	6.62	3.90	82			
Multifamily	2.05	4.96	24	1.55	4.69	21	1	4.10	15	1.58	3.84	31			
Nonfarm nonresidential	10.58	22.93	23	9.88	22.15	23	12.74	21.40	31	13.57	20.03	36			
Owner-occupied	3.49	7.68	23	3.05	7.72	26	3.08	8.03	26	3.58	7.58	31			
Other	7.10	14.95	23	6.84	14.34	22	9.66	13.38	37	9.99	12.45	44			
Real estate loans secured by farmland	0.06	0.54	41	0.06	0.55	40	0.06	0.63	42	0.12	0.51	52			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	29.04	22.17	75	27.84	19.53	76	33.65	20.32	84	32.71	20.53	82			
Loans to individuals	0.37	6.13	17	0.28	7.13	10	0.30	7.36	11	0.26	7.61	12			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.02	0.32	34	0.02	0.37	38	0.02	0.46	38	0	0.33	13			
Other loans and leases	45.64	9.09	93	39.84	9.85	92	33.70	9.66	91	35.24	10.32	90			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	194.77	381.27	17	282.76	391.26	30	288.13	379.80	33	280.95	366.85	35			
Real estate loans secured by 1-4 family	19.86	125.03	10	97.65	138.18	35	87.48	137.84	32	55.82	138.55	21			
Revolving	0.15	17.42	10	0.16	21.26	8	0.18	23.33	9	0.08	25.05	10			
Closed-end	19.71	106.14	10	97.50	115.20	44	87.30	112.79	39	55.74	111.69	25			
Commercial real estate loans	174.47	234.65	34	184.62	229.44	37	200.08	219.72	44	224.07	204.45	55			
Construction and land development	76.91	35.62	86	84.53	34.95	90	78.76	35.36	88	91.49	32.91	95			
1-4 family	18.74	6.34	89	22.72	6.61	89	24.48	7.04	92	33.53	6.16	99			
Other	58.18	28.16	87	61.80	27.32	87	54.29	27.26	85	57.97	26.01	91			
Multifamily	15.85	32.74	32	13.54	31.04	33	8.86	27.85	28	13.79	25.95	40			
Nonfarm nonresidential	81.71	155.06	27	86.56	152.10	31	112.45	147.22	40	118.79	137.03	45			
Owner-occupied	26.92	52.37	28	26.68	53.07	30	27.20	54.89	33	31.37	51.62	36			
Other	54.79	100.54	29	59.88	97.41	35	85.25	91.80	50	87.42	84.09	55			
Real estate loans secured by farmland	0.44	3.44	41	0.48	3.60	41	0.57	4.02	45	1.06	3.31	57			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	224.19	139.91	84	243.90	122.02	91	296.96	128.82	94	286.31	126.55	94			
Loans to individuals	2.89	37.47	18	2.48	43.51	15	2.63	42.67	16	2.27	44.83	16			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0.13	1.88	36	0.18	2.18	40	0.17	2.72	41	0	1.88	13			
Other loans and leases	352.37	49.54	99	349.01	52.44	99	297.32	51.79	99	308.44	52.78	99			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	22.06	27.32	36	21.28	26.45	39	22.57	24.79	47	24.38	23.09	52			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	170.35	183.76	46	186.41	178.57	50	199.12	167.93	56	213.35	156.17	66			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	197.28	240.85	35	213.09	236.10	43	226.32	225.98	48	244.72	210.40	57			

BHC Name

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# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74	10.91	8.69	74			
Liquid assets	32.49	26.22	72	13.76	22.44	24	11	22.72	10	11.70	24.04	11			
Investment securities	8.47	17.85	13	0.74	16.99	3	0.43	17.27	4	0.09	17.35	3			
Net loans and leases	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98	85.74	62.73	98			
Net loans, leases and standby letters of credit	65.54	62.48	53	83.85	64.84	96	87	65.07	98	86.66	63.89	98			
Core deposits	72.49	70.67	41	68.35	63.09	53	59.61	62.13	31	67.93	61.26	56			
Noncore funding	17.96	14.13	72	20.82	19.36	66	29.38	21.34	75	21.03	22.32	57			
Time deposits of \$250K or more	1	2.11	25	1.05	2.94	17	0.94	2.89	19	1.16	2.57	25			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.30	1.47	36	0.44	1.94	35	2.27	1.97	69	1.46	2.23	53			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.30	0.54	50	0.34	0.48	50	2.09	0.54	80	1.34	0.73	67			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	7.99	1.24	94	7.38	3.01	91	13.80	3.67	96	11.24	3.96	91			
Earning assets that reprice within 1 year	84.15	39.38	99	90.67	39.29	99	90.55	40.29	99	90.45	41.61	99			
Interest-bearing liabilities that reprice within 1 year	3.49	8.20	17	8.65	10.19	49	7.05	10.01	37	1.96	8.46	8			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	80.65	29.11	99	82.02	26.63	99	83.50	27.38	99	88.48	29.77	99			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72	11.79	17.03	36			
Net short-term noncore funding dependence	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93	11.67	4.83	68			
Short-term investment / Short-term noncore funding	153.45	184.19	55	63.40	77.77	56	34.64	66.46	46	52.14	74.86	52			
Liquid assets - short-term noncore funding / Nonliquid assets	24.97	28.18	53	-8.10	16.97	9	-20.60	16.04	2	-10.45	18.16	7			
Net loans and leases / Total deposits	78.91	79.43	48	102.08	90.31	83	118.15	90.08	88	112.43	90.14	87			
Net loans and leases / Core deposits	89.44	88.34	60	121.49	103.93	80	144.52	105	88	126.22	105.65	81			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.67	4.31	7	0.39	1.36	30	0.03	-1.98	94	0.03	-0.77	75			
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	0.02	5	-0.09	0	5		-0.05			-0.08				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	98.94	87.23	67	89.32	85.40	45	85.72	81.88	46	100	84.24	89			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	3.87	4.01	67	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5			
Mortgage-backed securities	88.49	66.64	78	2.20	67.43	2	6.02	65.45	3	46.55	65.34	20			
Asset-backed securities	6.59	1.91	82	87.13	1.66	99	79.69	2.05	99	0	1.74	24			
Other debt securities	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9			
Mutual funds and equity securities	1.06	0.35	84	10.68	0.40	98	14.28	0.42	99	53.45	0.51	98			
Debt securities 1 year or less	0.45	10.55	6	6.69	11.86	42	4.56	11.91	29	35.26	11.79	91			
Debt securities 1 to 5 years	0.02	17.03	2	0.45	17.94	4	1.39	19.18	11	3.89	18.80	21			
Debt securities over 5 years	98.47	69.86	96	82.18	66.02	64	79.77	64.73	63	7.40	64.73	3			
Pledged securities	1.05	35.67	5	1.97	30.57	8	5.42	33.30	11	37.62	34.58	57			
Structured notes, fair value	0.36	0.02	93	4.99	0.03	96	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	111.39	183.32	47	49.04	26.69	73	4.96	6.77	51	0.36	19.19	38			
Investment securities	1,232.79	23.62	99	99.53	11.75	97	411.32	9.42	99	-5.48	8.45	15			
Core deposits	22.92	26.88	41	32.06	11.23	88	-1.11	7.29	12	2.35	12.19	28			
Noncore funding	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91	112.31	5.59	92			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	8,530,453	8,066,656	8,030,198	6,957,847	
Commit: Secured commercial real estate loans	2,909,060	2,587,574	2,966,783	2,618,916	
Commit: Unsecured real estate loans	770,702	230,530	687,402	482,498	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	267,909	261,706	237,819	229,534	
Commercial and similar letters of credit	985	1,935	1,671	2,575	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	119,482	146,715	149,101	157,064	
Credit derivatives - notional amount (holding company as beneficiary)	165,823	145,870	114,799	86,294	
Credit derivative contracts w/ purchased credit protection-investment grade	119,482	146,715	149,101	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	972,471	2,868,665	2,096,511	1,340,039	
Written options contracts (interest rate)	565,634	639,163	606,950	242,700	
Purchased options contracts (interest rate)	565,634	639,163	606,950	242,700	
Interest rate swaps	4,165,912	3,096,468	3,158,656	2,787,528	
Futures and forward foreign exchange	13,334	4,438	79,476	4,932	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	22.61	22.01	57	24.78	23.52	61	28.42	24.05	69	27.75	24.03	66			
Standby letters of credit	0.71	0.71	65	0.80	0.84	61	0.84	0.92	59	0.92	0.96	62			
Commercial and similar letters of credit	0	0.02	48	0.01	0.02	52	0.01	0.02	47	0.01	0.03	52			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.35	69	0.45	0.42	69	0.53	0.52	80	0.63	0.30	86			
Credit derivatives - notional amount (holding company as beneficiary)	0.44	0.30	79	0.45	0.52	79	0.41	0.75	82	0.34	0.55	80			
Credit derivative contracts w/ purchased credit protection-investment grade	0.32	0.25	77	0.45	0.30	79	0.53	0.52	86	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	16.65	48.62	43	22.27	68.47	53	23.17	65.81	57	18.42	75.35	51			
Interest rate contracts	16.62	34.36	44	22.25	47.31	57	22.89	43.84	58	18.40	53.66	54			
Interest rate futures and forward contracts	2.58	6.21	70	8.81	10.67	80	7.42	11.40	81	5.34	13.82	77			
Written options contracts (interest rate)	1.50	2.18	61	1.96	2.47	73	2.15	2.16	74	0.97	2.60	64			
Purchased options contracts (interest rate)	1.50	1.46	75	1.96	2.65	73	2.15	2.32	73	0.97	2.37	64			
Interest rate swaps	11.04	20.83	41	9.51	28.86	33	11.18	26.74	42	11.12	25.60	42			
Foreign exchange contracts	0.04	6.01	55	0.01	10.12	48	0.28	10.92	61	0.02	9.40	41			
Futures and forward foreign exchange contracts	0.04	3.47	55	0.01	5.23	50	0.28	5.22	64	0.02	4.53	43			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	32.70	42.82	50	30.47	45.53	39	35.69	44.93	54	36.28	46.60	48			

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	6,282,985	7,247,897	6,548,543	4,617,899	
Interest rate contracts	6,269,651	7,243,459	6,469,067	4,612,967	
Foreign exchange contracts	13,334	4,438	79,476	4,932	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	985,805	2,873,103	2,175,987	1,344,971	
Written options	565,634	639,163	606,950	242,700	
Exchange-traded	0	0	0	0	
Over-the-counter	565,634	639,163	606,950	242,700	
Purchased options	565,634	639,163	606,950	242,700	
Exchange-traded	0	0	0	0	
Over-the-counter	565,634	639,163	606,950	242,700	
Swaps	4,165,912	3,096,468	3,158,656	2,787,528	
Held for trading	5,310,514	4,379,232	4,452,032	3,277,860	
Interest rate contracts	5,297,180	4,374,794	4,372,556	3,272,928	
Foreign exchange contracts	13,334	4,438	79,476	4,932	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	972,471	2,868,665	2,096,511	1,340,039	
Interest rate contracts	972,471	2,868,665	2,096,511	1,340,039	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	5,836,833	6,755,449	6,090,694	4,375,199	
One year or less	2,065,765	3,326,529	2,508,234	1,475,894	
Over 1 year to 5 years	3,076,653	2,731,986	2,879,491	2,075,725	
Over 5 years	694,415	696,934	702,969	823,580	
Gross negative fair value (absolute value)	99,326	51,492	49,143	22,012	
Gross positive fair value	102,791	48,866	29,574	21,354	
Held for trading	97,117	46,901	28,132	20,719	
Non-traded	5,674	1,965	1,442	635	
Current credit exposure on risk-based capital derivative contracts	102,720	48,684	21,806	16,719	
Credit losses on derivative contracts	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	99.79	94.10	50	99.94	93.44	58	98.79	92.91	47	99.89	92.20	66			
Foreign exchange contracts	0.21	3.49	55	0.06	3.20	45	1.21	3.39	62	0.11	3.53	40			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
<b>Futures and forwards</b>															
Futures and forwards	15.69	14.05	63	39.64	13.49	84	33.23	12.78	83	29.13	13.23	81			
<b>Written options</b>															
Written options	9	8.18	66	8.82	5.91	72	9.27	6.60	70	5.26	6.68	57			
<b>Exchange-traded</b>															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
<b>Over-the-counter</b>															
Over-the-counter	9	7.73	69	8.82	5.10	78	9.27	5.49	74	5.26	5.27	60			
<b>Purchased options</b>															
Purchased options	9	3.42	78	8.82	4.42	74	9.27	4.19	76	5.26	4.73	64			
<b>Exchange-traded</b>															
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
<b>Over-the-counter</b>															
Over-the-counter	9	2.86	82	8.82	3.35	80	9.27	3.20	83	5.26	3.32	70			
Swaps	66.30	68.76	39	42.72	69.75	20	48.23	70.34	20	60.36	68.94	31			
<b>Held for trading</b>															
Held for trading	84.52	43.53	72	60.42	44.16	50	67.99	46.31	51	70.98	46.32	54			
<b>Interest rate contracts</b>															
Interest rate contracts	84.31	36.62	83	60.36	37.24	59	66.77	38.40	62	70.87	37.84	66			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0.21	1.60	67	0.06	1.60	60	1.21	1.85	71	0.11	2.10	56			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
<b>Non-traded</b>															
Non-traded	15.48	56.47	27	39.58	55.84	49	32.01	53.69	48	29.02	53.68	45			
<b>Interest rate contracts</b>															
Interest rate contracts	15.48	53.82	27	39.58	52.22	50	32.01	50.60	49	29.02	51.23	48			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	92.90	91.48	36	93.21	93.86	31	93.01	94.47	34	94.74	95.63	38			
<b>One year or less</b>															
One year or less	32.88	32.05	60	45.90	32.17	68	38.30	32.51	67	31.96	31.96	65			
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	48.97	27.06	82	37.69	30.45	62	43.97	31.16	71	44.95	31.85	74			
<b>Over 5 years</b>															
Over 5 years	11.05	29.56	27	9.62	28.09	29	10.73	28.71	30	17.83	29.43	37			
Gross negative fair value (absolute value)	1.58	1.55	59	0.71	0.83	50	0.75	0.72	52	0.48	0.69	30			
Gross positive fair value	1.64	2.23	39	0.67	1.19	28	0.45	0.85	21	0.46	0.71	27			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.03	0.07	53	0.02	0.06	54	0.02	0.06	56	0.01	0.06	40			
Gross positive fair value (X)	0.03	0.09	38	0.02	0.07	37	0.01	0.06	42	0.01	0.06	43			
<b>Held for trading (X)</b>															
Held for trading (X)	0.03	0.07	50	0.02	0.06	50	0.01	0.05	55	0.01	0.05	55			
<b>Non-traded (X)</b>															
Non-traded (X)	0	0.02	27	0	0.01	29	0	0.01	21	0	0.01	21			
Current credit exposure (X)	0.03	0.06	45	0.02	0.05	42	0.01	0.04	45	0.01	0.04	46			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.35	0.85	38	0.16	0.73	38	0.08	0.53	40	0.07	0.53	42			

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	195,047	191,522	184,655	168,126	
Gross losses	207,062	77,639	80,778	34,674	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	8,276	3,370	3,008	4,852	
Net losses	198,786	74,269	77,770	29,822	
Provision for loan and lease losses	249,769	77,794	84,637	46,351	
Adjustments	8,585	0	0	0	
Ending balance	254,615	195,047	191,522	184,655	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87	0.20	0.16	71			
Provision for loan and lease losses / Average loans and leases	0.96	0.82	66	0.29	0.24	67	0.38	0.24	81	0.24	0.28	57			
Provision for loan and lease losses / Net loan and lease losses	125.65	487.86	5	104.75	130.58	39	108.83	134.68	48	155.43	143.18	74			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43	0.89	0.98	39			
Allowance for loan and lease losses / Total loans and leases	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37	0.85	0.96	39			
Allowance for loan and lease losses / Net loans and leases losses (X)	1.28	11.58	1	2.63	8.03	25	2.46	7.54	16	6.19	8.39	57			
Allowance for loan and lease losses / Nonaccrual assets	197.44	299.17	39	86.54	218.72	19	238.29	214.03	67	182.03	178.03	62			
ALLL / 90+ days past due + nonaccrual loans and leases	160.98	244.34	33	77.65	151.73	25	179.74	160.51	69	142.47	136.22	63			
Gross loan and lease losses / Average loans and leases	0.79	0.34	89	0.29	0.28	61	0.36	0.30	73	0.18	0.33	38			
Recoveries / Average loans and leases	0.03	0.07	27	0.01	0.08	13	0.01	0.09	7	0.03	0.09	16			
Net losses / Average loans and leases	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81	0.16	0.24	44			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	10.66	33.98	7	4.17	36.22	4	8.68	41.30	5	8.49	33.49	9			
Earnings coverage of net loan and lease losses (X)	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23	12.52	19.67	51			

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.04	28	0.01	0.01	51	0	0.02	35	0	0.02	40			
Real estate loans secured by 1-4 family	0	0.01	46	0.01	0.01	52	0	0.01	27	0.02	0.03	49			
Revolving	0	0.01	54	0	0.02	43	0	0.03	37	0	0.09	26			
Closed-end	0	0	48	0.01	0	58	0	0.01	33	0.02	0.02	60			
Commercial real estate loans	0	0.07	23	0.01	0.01	52	0	0.01	47	0	0.01	36			
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	-0.01	-0.02	48			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	57	0	-0.01	61	0	-0.02	68	-0.01	-0.01	43			
Multifamily	0.04	0	93	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0	0.11	14	0.01	0.02	56	0	0.02	35	0	0.03	33			
Owner-occupied	0	0.02	26	0	0.01	56	0	0.01	34	0	0.01	30			
Other	0	0.08	24	0.01	0.01	69	0	0.01	44	0	0.01	44			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	2.76	0.47	96	0.97	0.37	88	0.94	0.31	91	0.42	0.39	66			
Loans to individuals	0.42	1.13	25		1.17		0.44	1.16	25	0.19	1.25	10			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38		0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	41	0	0.15	30	0	0.14	38	0	0.15	5			

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	18,767	30,125	44,045	31,507	
90+ days past due loans and leases	29,208	25,791	26,182	28,166	
Nonaccrual loans and leases	128,955	225,384	80,375	101,444	
Total past due and nonaccrual loans and leases	176,930	281,300	150,602	161,117	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	45,432	35,067	20,028	18,846	
Total restructured loans and leases	45,432	35,067	20,028	18,846	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	16,667	8,207	16,829	19,737	
Nonaccrual loans held for sale	6,966	0	0	0	
Total past due and nonaccrual loans held for sale	23,633	8,207	16,829	19,737	
Restructured loans and leases in compliance	0	0	0	0	
Other real estate owned	0	0	79	11,742	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18	0.15	0.47	11			
90+ days past due loans and leases	0.12	0.12	72	0.09	0.15	60	0.11	0.17	57	0.13	0.20	62			
Nonaccrual loans and leases	0.52	0.66	43	0.83	0.51	82	0.33	0.54	23	0.47	0.63	37			
90+ days past due and nonaccrual loans and leases	0.64	0.85	41	0.92	0.71	72	0.43	0.75	25	0.60	0.88	33			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.18	0.13	70	0.13	0.14	58	0.08	0.16	35	0.09	0.20	31			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0.07	0	95	0.03	0	95	0.07	0	95	0.09	0	94			
Nonaccrual loans held for sale	0.03	0.01	86	0	0	40	0	0	38	0	0	37			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.08	0.40	9	0.11	0.43	11	0.18	0.44	18	0.15	0.47	11			
90+ days past due assets	0.12	0.12	72	0.09	0.15	58	0.11	0.18	57	0.13	0.20	62			
Nonaccrual assets	0.52	0.67	42	0.83	0.53	82	0.33	0.57	23	0.47	0.64	36			
30+ days past due and nonaccrual assets	0.72	1.29	29	1.03	1.19	54	0.61	1.26	15	0.74	1.39	20			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.42	0.52	44	0.77	0.44	86	0.38	0.48	41	0.52	0.54	49			
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.55	40	0.77	0.48	84	0.38	0.52	36	0.56	0.59	47			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.34	0.60	27	0.69	0.53	69	0.28	0.60	20	0.45	0.72	23			
Allowance for loan and lease losses	50.65	66.66	39	115.55	115.41	60	42.01	118.28	11	61.30	129.01	11			
Equity capital + allowance for loan and lease losses	4.13	4.97	41	7.45	4.28	82	2.99	4.79	31	4.74	5.78	39			
Tier 1 capital + allowance for loan and lease losses	4	6.05	28	7.25	5.65	71	2.89	6.16	22	4.57	7.35	21			
Loans and leases + other real estate owned	0.52	0.97	24	0.83	0.85	52	0.33	0.96	8	0.52	1.15	14			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.16	0.39	25	0.13	0.38	18	0.15	0.42	16	0.06	0.44	7			
90+ days past due	0.32	0.16	82	0.10	0.16	64	0.21	0.22	72	0.30	0.26	75			
Nonaccrual	0.61	0.76	46	0.13	0.46	15	0.03	0.57	4	0.02	0.69	4			
Commercial and industrial															
30–89 days past due	0.11	0.23	35	0.24	0.31	49	0.32	0.30	65	0.37	0.32	66			
90+ days past due	0.13	0.03	89	0.23	0.05	91	0.11	0.05	82	0.10	0.05	79			
Nonaccrual	1.24	0.75	79	2.82	0.83	95	0.94	0.76	66	1.41	0.93	72			
Individuals															
30–89 days past due	0.65	0.83	41	0	0.83	5	0	0.84	5	0.31	0.97	17			
90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
Nonaccrual	0.62	0.28	82	0.04	0.17	38	0.08	0.23	37	0	0.24	8			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27		0.17				
90+ days past due	0	0	44	0	0	42	0	0	43		0				
Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23		0.96				
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0	0.18	35	0	0.20	28	0.06	0.17	46	0.01	0.20	30			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	57			
Nonaccrual	0.01	0.15	42	0	0.13	32	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.49	0.65	48	0.02	0.67	3	0.13	0.71	6	0.02	0.74	3			
	90+ days past due	3.13	0.33	92	0.27	0.31	76	0.70	0.46	79	1.53	0.49	85			
	Nonaccrual	0.03	0.89	3	0.05	0.73	2	0.06	0.86	3	0.01	0.97	3			
Revolving	30-89 days past due	0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	0	1.13	5	0	1	5	0	1.17	4	0	1.17	6			
Closed-end	30-89 days past due	0.49	0.65	49	0.02	0.70	3	0.13	0.75	7	0.02	0.79	3			
	90+ days past due	3.15	0.38	90	0.27	0.35	76	0.70	0.53	75	1.53	0.57	82			
	Nonaccrual	0.03	0.87	4	0.05	0.70	3	0.06	0.84	4	0.01	0.96	3			
Junior lien	30-89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8			
Commercial real estate	30-89 days past due	0.12	0.26	43	0.18	0.18	60	0.16	0.17	51	0.07	0.18	27			
	90+ days past due	0	0.02	23	0	0.03	48	0	0.03	20	0	0.04	16			
	Nonaccrual	0.68	0.62	57	0.18	0.23	46	0.02	0.28	12	0.03	0.34	14			
Construction and development	30-89 days past due	0.09	0.28	45	0	0.28	12	0.12	0.21	45	0.10	0.23	42			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0.12	0.06	73	0.08	0.07	70			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30-89 days past due	0.09	0.22	54	0	0.20	15	0	0.13	14	0.01	0.13	34			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10			
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30-89 days past due	0.17	0.23	56	0.39	0.14	88	0.21	0.17	65	0.06	0.17	26			
	90+ days past due	0	0.02	26	0.01	0.03	53	0	0.03	21	0	0.04	20			
	Nonaccrual	1.46	0.80	81	0.38	0.28	71	0.03	0.30	13	0.05	0.38	17			
Owner Occupied	30-89 days past due	0.05	0.07	53	0	0.07	8	0.20	0.09	83	0	0.07	8			
	90+ days past due	0	0	33	0.01	0.01	65	0	0.01	25	0	0.02	23			
	Nonaccrual	1.05	0.27	96	0.03	0.16	22	0.03	0.17	20	0.04	0.21	21			
Other	30-89 days past due	0.11	0.14	60	0.39	0.07	94	0.01	0.07	28	0.06	0.09	49			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.41	0.44	55	0.35	0.10	90	0	0.13	7	0.02	0.14	23			
Farmland	30-89 days past due	3.53	0.11	97	3.31	0.23	98	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30-89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	992,394	978,700	968,384	961,794	
Retained earnings	1,735,014	1,694,608	1,381,492	1,090,500	
Accumulated other comprehensive income (AOCI)	15,774	8,950	518	428	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,743,182	2,682,258	2,350,394	2,052,722	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	19,258	19,309	19,277	18,464	
Accumulated other comprehensive income-related adjustments	15,774	8,950	518	428	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	2,708,150	2,653,999	2,330,599	2,033,830	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	2,708,150	2,653,999	2,330,599	2,033,830	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	260,000	260,000	260,000	260,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	-1,470	-1,225	-814	
Additional tier 1 capital before deductions	260,000	258,530	258,775	259,186	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	260,000	258,530	258,775	259,186	
<b>Tier 1 Capital</b>	2,968,150	2,912,529	2,589,374	2,293,016	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	282,490	282,129	281,767	281,406	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	248,097	203,687	202,956	193,726	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				5	
Tier 2 capital before deductions	530,587	485,816	484,723	475,137	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	530,587	485,816	484,723	475,137	
Exited advanced approach tier 2 capital					
Total capital	3,498,737	3,398,345	3,074,097	2,768,153	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	39,485,534	34,610,316	26,261,624	25,080,825	
Less: Deductions from common equity tier 1 capital	19,258	19,309	19,277	18,464	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	39,466,276	34,591,007	26,242,347	25,062,361	
Total risk-weighted assets	28,954,374	29,885,010	27,176,223	24,078,401	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	9.35	12.35	4	8.88	12.11	3	8.58	12.09	2	8.45	12.16	2			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.25	13.08	6	9.75	12.78	4	9.53	12.85	2	9.52	12.95	3			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	12.08	15.23	3	11.37	14.36	3	11.31	14.45	1	11.50	14.63	6			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55	9.15	9.53	37			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	18	24	26	58		-25.00	
Other insurance activities income	18	24	26	58		-25.00	
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	130,186	127,663	125,054	122,468		1.98	21.88

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	27	0	0.47	25	0	0.47	23	0.01	0.55	24			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.04	11.03	25	4.11	11.51	25	4.50	10.22	26	4.94	9.84	32			

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	16,063	82,732	800	1,586	
Real estate loans	2,828	3,676	0	86	
Commercial and industrial loans	13,235	79,056	800	1,500	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	16,063	82,732	800	1,586	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases	-80.58	-2.40	5	10,241.50	22.48	98	-49.56	7.24	8	-49.52	21.19	10			
Total selected assets	-80.58	2.04	7	10,241.50	12.40	98	-49.56	3.24	8	-49.52	21.86	9			
Deposits		3.46			10.36			5			-0.77				

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	462,405	342,624	375,676	3,022,412		34.96	4827.59
1–4 family residential loans	462,405	342,624	375,676	3,022,412		34.96	4827.59
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	14,713	14,713	15,044	15,044		0.00	
1–4 family residential loans	14,713	14,713	15,044			0.00	
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	1.23	1.05	1.33	12.05			
1–4 family residential loans	1.23	1.05	1.33	12.05			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	4.33	12.20	11.22	17.77			
Home equity lines	0.02	0.02	0.02	0.01			
Credit card receivables	0	0	0	0			
Auto loans and other consumer loans	0.10	0.08	0.12	0.12			
Commercial and industrial loans	28.42	27.42	33.04	28.63			
All other loans and leases	67.13	60.28	55.60	53.47			

BHC Name

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	3.18	4.29	4		
1-4 family residential loans	3.18	4.29	4		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0.50	0.51	0.58	0.66	
Total retained credit exposure and asset sale credit exposure	0.50	0.51	0.58	0.66	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans	5,304	13,927	7,360	85,046			-61.92	
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total 30-89 days past due securitized assets	5,304	13,927	7,360	85,046			-61.92	
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans	6,163	3,036	1,481	24,138			103.00	
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total 90+ days past due securitized assets	6,163	3,036	1,481	24,138			103.00	
Total past due securitized assets	11,467	16,963	8,841	109,184			-32.40	
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans	0	0	0	0				
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total net losses on securitized assets	0	0	0	0				

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.15	4.06	1.96	2.81	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.15	4.06	1.96	2.81	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.33	0.89	0.39	0.80	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.33	0.89	0.39	0.80	
Total past due securitized assets percent of securitized assets	2.48	4.95	2.35	3.61	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.77	0.43	0.37	1.94	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0.11	0.24	0.32	0.37	
All other loans and leases	0.05	0.07	0.10	0.04	
Total managed loans past due 30–89 days	0.10	0.16	0.21	0.47	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.38	0.34	0.66	1.03	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0.13	0.23	0.11	0.10	
All other loans and leases	0	0	0	0	
Total managed loans past due 90+ days	0.14	0.10	0.11	0.21	
<b>Total Past Due Managed Assets</b>	<b>0.24</b>	<b>0.26</b>	<b>0.32</b>	<b>0.68</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.01	0	0.01	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	2.76	0.97	0.94	0.42	
All other loans and leases	0.01	0	0	0	
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.79</b>	<b>0.27</b>	<b>0.31</b>	<b>0.12</b>	

BHC Name

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	13,650	13,650	13,650	13,650		0.00	0.00
Dividends .....	10,400	10,400	10,400	10,400		0.00	0.00
Interest .....	3,250	3,250	3,250	3,250		0.00	0.00
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	248	302	290	129		-17.88	226.32
Dividends .....	96	151	142	108		-36.42	26.32
Interest .....	152	151	148	21		0.66	
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0					
Dividends .....	0	0					
Interest .....	0	0					
Management and service fees .....	0	0					
Other income .....	0	0					
Total income from subsidiaries .....	13,898	13,952	13,940	13,779		-0.39	1.25
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	3	17	7	13		-82.35	-62.50
Total operating income .....	13,901	13,969	13,947	13,792		-0.49	1.22
<b>Operating Expenses</b>							
Personnel expenses .....	725	607	588	489		19.44	45.29
Interest expense .....	7,316	7,316	7,316	7,316		0.00	0.00
Other expenses .....	10,990	10,008	8,748	7,053		9.81	88.57
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	19,031	17,931	16,652	14,858		6.13	39.49
Income (loss) before taxes .....	-5,130	-3,962	-2,705	-1,066			
Applicable income taxes (credit) .....	-1,135	-861	-587	-371			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	-3,995	-3,101	-2,118	-695			
Equity in undistributed income of subsidiaries .....	68,100	323,783	300,758	194,118		-78.97	-51.72
Bank subsidiaries .....	68,100	323,783	300,758	194,118		-78.97	-51.72
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	64,105	320,682	298,640	193,423		-80.01	-54.57
<b>Memoranda</b>							
Bank net income .....	78,500	334,183	311,158	204,518		-76.51	-48.16
Nonbank net income .....	96	151	142	108		-36.42	26.32
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,977,437	96.50	2,924,924	95.93	2,580,935	94.93	2,231,195		1.80	69.10
Common and preferred stock .....	2,927,437	94.88	2,874,924	94.29	2,530,935	93.09	2,181,195		1.83	71.12
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	50,000	1.62	50,000	1.64	50,000	1.84	50,000		0.00	0.00
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	3,406	0.11	3,406	0.11	3,406	0.13	3,406		0.00	0.00
Common and preferred stock .....	3,406	0.11	3,406	0.11	3,406	0.13	3,406		0.00	0.00
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	7,500	0.24	10,500	0.34	7,500	0.28	7,500		-28.57	
Securities .....	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	57,456	1.86	71,449	2.34	89,542	3.29	144,602		-19.58	8.30
Cash and due from unrelated depository institution .....	16	0	13	0	19	0	33		23.08	100.00
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	39,551	1.28	38,639	1.27	37,451	1.38	36,300		2.36	8.78
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	3,085,366	100.00	3,048,931	100.00	2,718,853	100.00	2,423,036		1.20	66.45
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	108,816	3.53	108,715	3.57	108,614	3.99	108,513		0.09	-1.97
Other liabilities .....	1,320	0.04	1,768	0.06	1,471	0.05	1,244		-25.34	17.96
Balance due to subsidiaries and related institutions .....	113,406	3.68	113,406	3.72	113,406	4.17	113,406		0.00	0.00
Total liabilities .....	223,542	7.25	223,889	7.34	223,491	8.22	223,163		-0.15	-0.88
Equity Capital .....	2,861,824	92.75	2,825,042	92.66	2,495,362	91.78	2,199,873		1.30	75.78
Perpetual preferred stock (income surplus) .....	150,000	4.86	150,000	4.92	150,000	5.52	150,000		0.00	0.00
Common stock .....	504	0.02	503	0.02	502	0.02	496		0.20	9.80
Common surplus .....	1,002,050	32.48	988,357	32.42	978,042	35.97	971,457		1.39	38.27
Retained earnings .....	1,693,504	54.89	1,677,240	55.01	1,366,308	50.25	1,077,500		0.97	125.14
Accumulated other comprehensive income .....	15,774	0.51	8,950	0.29	518	0.02	428		76.25	2093.88
Other equity capital components .....	-8	0	-8	0	-8	0	-8			
Total liabilities and equity capital .....	3,085,366	100.00	3,048,931	100.00	2,718,853	100.00	2,423,036		1.20	66.45
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	113,406	3.68	113,406	3.72	113,406	4.17	113,406		0.00	0.00
Notes payable to subsidiaries that issued TPS .....	110,000	3.57	110,000	3.61	110,000	4.05	110,000		0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital	2.26	7.29	12	11.97	9.68	75	12.63	10.40	77	9.13	7.61	66			
Bank net income / Average equity investment in banks	2.75	7.45	11	12.35	10.51	74	13.20	11.19	73	10.01	8.74	66			
Nonbank net income / Average equity investment in nonbanks	2.82	9.75	39	4.43	7.89	46	4.17	7.10	42	3.17	4.73	40			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	122.46	88.16	94	104.21	82.22	60	104.19	82.56	64	105.74	80.64	69			
Nonbank net income / Parent net income	0.15	3.59	40	0.05	5.93	25	0.05	3.78	32	0.06	7.76	27			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
<b>Leverage</b>															
Total liabilities / Equity capital	7.81	20.06	29	7.93	20.43	34	8.96	20.88	39	10.14	19.94	44			
Total debt / Equity capital	3.80	14.41	28	3.85	14.31	34	4.35	14.69	39	4.93	13.95	42			
Total debt + notes payable to subs that issued TPS / Equity capital	7.65	16.67	31	7.74	16.36	40	8.76	17.10	45	9.93	16.10	50			
Total debt + Loans guaranteed for affiliate / Equity capital	3.80	14.68	28	3.85	14.56	34	4.35	15.14	39	4.93	14.35	42			
Total debt / Equity capital – excess over fair value	3.80	14.52	28	3.85	14.51	34	4.35	14.81	39	4.93	14.10	42			
Long-term debt / Equity capital	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39	4.93	12.69	43			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	27.49	34.67	40	27.49	28.44	52	27.49	28.63	50	27.48	26.93	55			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47	99.31	102.10	33			
Total investment in subs / Equity capital	104.16	110.16	46	103.66	111.07	41	103.57	112.48	42	101.58	111.30	34			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	1.08	0.47	75	0.17	0.36	44	0.13	0.35	45	-0.08	0.52	30			
Equity investment in subs – equity cap / Net income-div (X)	1.27	1.82	50	0.17	1.22	13	0.13	1.22	11		2.64				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	52.24	136.59	7	53.57	177.68	6	55.05	162.34	9	57.55	141.81	11			
Cash from ops + noncash items + op expense / Op expense + dividend	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7	54.80	148.20	10			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.39	134.08	8	34.62	116.34	8	-108.60	103.19	2	-208.29	92.33	2			
Pretax operating income + interest expense / Interest expense	29.88	2,016.32	4	45.84	1,968.54	5	63.03	2,898.75	8	85.43	1,909.25	12			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	51.21	1,539.23	5	67.90	1,632.83	4	77.52	1,369.37	9	90.23	1,547.94	10			
Dividends + interest from subsidiaries / Interest expense + dividends	81.44	150.43	18	81.75	210.80	9	81.68	188.90	10	80.74	172.51	12			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	6.57	35.64	19	32.89	57.11	70	30.63	33.93	62	19.84	24.63	53			
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0.01	3.85	31	0	2.64	34	0	2.61	32	0	3.24	29			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44			
Nonaccrual	0	1.03	40	0	0.54	40	0	6.54	38	0	7.38	36			
Total	0	1.13	37	0	0.58	34	0	6.78	36	0	7.48	34			
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		81.10			57.84			57.26			68.72				
Dividends declared / Net income.....	15.21	42.29	15	3.04	33.08	8	3.26	27.33	11	5.04	31.29	17			
Net income – dividends / Average equity.....	1.92	4.14	23	11.61	6.46	91	12.22	7.33	92	8.67	5.03	86			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	106.67	132.17	40	106.67	178.13	29	106.67	157.73	30	106.67	130.71	42			
Dividends from nonbank subsidiaries.....	0.98	3.41	66	1.55	7.53	62	1.46	7.13	68	1.11	12.57	59			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	107.65	174.85	26	108.22	260.40	17	108.12	215.26	16	107.77	196.35	29			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	13.25	60.28	12	3.11	66.55	9	3.34	60.71	9	5.09	59	10			
Interest income from bank subsidiaries.....	4.14	0.36	95	0.97	0.54	76	1.04	0.52	78	1.59	0.76	76			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	17.39	62.88	13	4.08	69.36	6	4.39	63.43	8	6.67	62.82	9			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	100	56.39	72	100	82.95	65	100	51.40	79	100	102.35	71			
Interest income from nonbank subsidiaries.....	158.33	7.38	95	100	20.25	87	104.23	18.56	88	19.44	8.11	82			
Management and service fees from nonbank subsidiaries.....	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries.....	258.33	79.84	88	200	150.41	74	204.23	99.33	82	119.44	165.35	62			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	74.81	69.76	30	74.45	67.32	32	74.57	65.18	35	75.41	59.17	45			
Interest income from bank subsidiaries.....	23.38	0.63	96	23.27	0.80	96	23.30	0.92	95	23.56	0.94	96			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	98.19	82.20	55	97.72	78.80	52	97.87	74.20	51	98.97	69.23	73			
Dividends from nonbank subsidiaries.....	0.69	1.95	64	1.08	2.65	63	1.02	2.57	69	0.78	2.65	67			
Interest income from nonbank subsidiaries.....	1.09	0.73	86	1.08	1.19	82	1.06	2.32	80	0.15	2.79	62			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	1.78	4.70	60	2.16	7.29	58	2.08	7.64	64	0.94	9.99	52			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	104.22	27.08	90	104.31	28.33	90	104.41	26.53	91	104.51	39.18	87			